

**Amendments to Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method, ~~comprising for facilitating a transfer of loyalty points between at least two loyalty accounts, said method including:~~

~~maintaining a database in a computer for storing geographic area loyalty points in a loyalty account corresponding to a one consumer, said geographic area loyalty points being associated with a plurality of different geographic areas;~~

~~receiving, by a computer based system for managing loyalty accounts, a transfer request at the computer to transfer a number of first amount of geographic area loyalty points from a first loyalty account to at least a second loyalty account, wherein said first loyalty account is associated with a first geographic area and said second loyalty account is associated with a second geographic area;~~

~~determining a geographic area related to said geographic area loyalty points requested for transfer;~~

~~determining, by said computer based system, an amount of second geographic area loyalty points, based on a set of predetermined rules associated with at least one of said first loyalty account and said second loyalty account;~~

~~acquiring data related to a geographic area loyalty point balance of a first loyalty account;~~

~~deducting, by said computer based system, a portion of said said first amount of geographic area loyalty points balance of said from said first loyalty account; and~~

~~crediting, by said computer based system, [[a]] said second amount of geographic area loyalty points balance of said to said second loyalty account.~~

2. (Currently Amended) The method of claim 1, wherein at least one of said steps of receiving a transfer request, ~~acquiring data~~, deducting and crediting occur in substantially real time.

3. (Cancelled)

4. (Currently Amended) The method of claim 1, ~~further including analyzing at least one of geographic area of loyalty points, wherein said set of predetermined rules includes at least one of~~

consumer type, consumer level, ~~[[or]]~~ class of consumer, and account type associated with at least one of said first loyalty account and said second loyalty account~~[[s]] to determine if any restrictions or limitations on said transfer exist.~~

5-9. (Cancelled)

10. (Previously Presented) The method of claim 1, wherein said second loyalty account is associated with a charity.

11. (Previously Presented) The method of claim 1, wherein said first loyalty account is associated with a sponsoring company and said second loyalty account is associated with a host company.

12. (Currently Amended) The method of claim 1, further including determining if said first loyalty account includes a first geographic area loyalty point balance that is below a certain threshold amount.

13. (Currently Amended) The method of claim 1, further including determining if said first loyalty account includes a first geographic area loyalty point balance that has remained inactive for a certain time period.

14. (Currently Amended) The method of claim 1, wherein said deducting step includes deducting said first amount of geographic area loyalty points during at least one of any predetermined time periods, certain dates, random dates, and a requested time.

15. (Currently Amended) The method of claim 1, wherein said deducting step includes deducting ~~[[an]]~~ said first amount of geographic area loyalty points based upon at least one of a set amount of points, all of the points, any subset of points, an increasing amount of points, a decreasing amount of points, a certain formula, an event, and a non-event.

16. (Currently Amended) The method of claim 1, wherein said crediting ~~[[a]]~~ said second amount of geographic area loyalty points ~~balance of to~~ said second loyalty account includes providing access to a plurality of government approved charities, searching for at least one of said charities, and crediting geographic area loyalty points to said charities.

17. (Currently Amended) The method of claim 1, wherein said ~~step of~~ receiving a transfer request further includes receiving gift matching information.

18. (Currently Amended) The method of claim 1, further including ~~redeeming~~ deducting, by said computer based system, said second amount of geographic area loyalty points from said second loyalty account in response to an activity in a pre-determined geographic area.

19. (Cancelled)

20. (Currently Amended) The method of claim 1, wherein said ~~step of determining~~ crediting a said amount of second geographic area loyalty points ~~balance of to said second loyalty account~~ includes ~~calculating~~ converting said first amount of geographic area loyalty points using at least one of a formula, ratio, percentage, consumer level, cellular phone caller location, global positioning system information, point level, retailer level, manufacturer level, and reward level.

21. (Cancelled)

22. (Currently Amended) The method of claim 1, wherein said ~~step of~~ receiving a request includes receiving a request based upon a triggering event, wherein said triggering event includes at least one of said first loyalty account having geographic area, a first loyalty point balance which is at least one of above and below a certain threshold amount, said first loyalty account remaining inactive for a certain time period, a predetermined time period, a certain date, a random date, a requested time, a certain formula, an event, a non-event, and a predetermined data point.

23. (New) The method of claim 1, further including, verifying, by said computer based system, a balance of first geographic area loyalty points in said first loyalty account is sufficient to cover said transfer request of said first amount of geographic area loyalty points.

24. (New) The method of claim 1, wherein said first geographic area loyalty points are earned in a first geographic area and are redeemable in said first geographic area.

25. (New) The method of claim 24, wherein said second geographic area loyalty points are earned in a second geographic area and are redeemable in said second geographic area.

26. (New) The method of claim 25, wherein said first geographic area loyalty points are converted to second geographic area loyalty points to be redeemed in said second geographic area.

27. (New) A tangible non-transitory computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer based system for managing loyalty accounts, cause said computer based system to perform operations comprising:

receiving, by said computer based system, a transfer request to transfer a first amount of geographic area loyalty points from a first loyalty account to a second loyalty account, wherein said first loyalty account is associated with a first geographic area and said second loyalty account is associated with a second geographic area;

determining, by said computer based system, an amount of second geographic area loyalty points, based on a set of predetermined rules associated with at least one of said first loyalty account and said second loyalty account;

deducting, by said computer based system, said first amount of geographic area loyalty points from said first loyalty account; and

crediting, by said computer based system, said second amount of geographic area loyalty points to said second loyalty account.

28. (New) A system for managing loyalty accounts comprising:

a network interface communicating with a memory;

said memory communicating with a processor; and

said processor, when executing a computer program, is configured to:

receive a transfer request to transfer a first amount of geographic area loyalty points from a first loyalty account to second loyalty account, wherein said first loyalty account is associated with a first geographic area and said second loyalty account is associated with a second geographic area;

determine an amount of second geographic are loyalty points, based on a set of predetermined rules associated with at least one of said first loyalty account and said second loyalty account;

deduct said first amount of geographic area loyalty points from said first loyalty account; and

credit said second amount of geographic area loyalty points to said second loyalty account.